

Information to identify the case:

Debtor 1	Robert Stipetch	Social Security number or ITIN	xxx-xx-1150
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-23761-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Stipetch

6/15/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert Stipetich
 Debtor

Case No. 16-23761-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 3180W

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 Total Noticed: 42

Date Rcvd: Jun 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2020.

db Robert Stipetich, 201 Charlemma Dr, Pittsburgh, PA 15214-1413
 cr +ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 cr +SPECIALIZED LOAN SERVICING, LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, CO 80129-2386
 cr +Specialized Loan Servicing LLC, P.O. Box 9013, Addison, TX 75001-9013
 cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
 14301882 ACAR Leasing, LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
 14301875 Children's Express Care, 11279 Perry Hwy Ste 450, Wexford, PA 15090-9303
 14301880 Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
 14301884 +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
 14301886 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, 350 Highland Dr,
 Lewisville, TX 75067-4177)
 14301888 Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
 14756576 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 14361665 U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
 14301893 UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 16 2020 04:29:16 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Jun 16 2020 08:08:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14330362 EDI: GMACFS.COM Jun 16 2020 08:08:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004
 14301871 EDI: GMACFS.COM Jun 16 2020 08:08:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 14301872 EDI: TSYS2.COM Jun 16 2020 08:08:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington, DE 19899-8803
 14301873 EDI: CAPITALONE.COM Jun 16 2020 08:08:00 Capital One Bank USA N, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 14344643 +E-mail/Text: bankruptcy@capvs.com Jun 16 2020 04:29:39 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14301876 EDI: WFNNB.COM Jun 16 2020 08:08:00 Comenity Bank, PO Box 182125,
 Columbus, OH 43218-2125
 14301877 E-mail/PDF: creditonebknofications@resurgent.com Jun 16 2020 04:26:30 Credit One Bank NA,
 PO Box 98875, Las Vegas, NV 89193-8875
 14307715 EDI: DISCOVER.COM Jun 16 2020 08:08:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14301878 EDI: DISCOVER.COM Jun 16 2020 08:08:00 Discover Fin Svcs LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 14364171 +E-mail/Text: kburkley@bernsteinlaw.com Jun 16 2020 04:29:53 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14301881 EDI: PHINAMERI.COM Jun 16 2020 08:08:00 Gm Financial, PO Box 181145,
 Arlington, TX 76096-1145
 14301874 EDI: JPMORGANCHASE Jun 16 2020 08:08:00 Chase, Attn: Correspondence Dept., PO Box 15298,
 Wilmington, DE 19850-5298
 14344255 E-mail/PDF: resurgentbknofications@resurgent.com Jun 16 2020 04:26:35
 LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14360720 E-mail/PDF: resurgentbknofications@resurgent.com Jun 16 2020 04:25:50
 LVNV Funding, LLC its successors and assigns as, assignee of ACL Consumer Loan Trust IV,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14745430 E-mail/PDF: resurgentbknofications@resurgent.com Jun 16 2020 04:26:32
 LVNV Funding, LLC its successors and assigns as, PO Box 10587,
 Greenville, SC 29603-0587
 14301883 E-mail/Text: bk@lendingclub.com Jun 16 2020 04:29:47 Lending Club Corp,
 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
 14349011 +EDI: MID8.COM Jun 16 2020 08:08:00 Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 14301887 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 16 2020 04:29:16 PA Dept. of Revenue,
 Department 280946, PO Box 280946, Harrisburg, PA 17128-0946
 14362082 EDI: PRA.COM Jun 16 2020 08:08:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14302799 EDI: RECOVERYCORP.COM Jun 16 2020 08:08:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 14301889 EDI: SEARS.COM Jun 16 2020 08:08:00 Sears/Cbna, PO Box 6282,
 Sioux Falls, SD 57117-6282

District/off: 0315-2

User: dkam
Form ID: 3180W

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Total Noticed: 42

Date Rcvd: Jun 15, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14301890 EDI: RMSC.COM Jun 16 2020 08:08:00 Syncb/hh Gregg, PO Box 965036,
Orlando, FL 32896-5036
14301891 EDI: RMSC.COM Jun 16 2020 08:08:00 Syncb/lowes, PO Box 965005, Orlando, FL 32896-5005
14301892 EDI: CITICORP.COM Jun 16 2020 08:08:00 Thd/Cbna, PO Box 6497,
Sioux Falls, SD 57117-6497
14301894 EDI: WFFC.COM Jun 16 2020 08:08:00 Wells Fargo Home Projects Visa, MAC #X2302-04C,
PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr NATIONSTAR MORTGAGE LLC
cr* +Specialized Loan Servicing LLC, 14841 DALLAS PARKWAY, SUITE 425, Dallas, TX 75254-8067
cr* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14363072* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Dept., P.O. Box 619096,
Dallas, TX 75261-9741)
14882047* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
14301879 ##Elevated Recoveries, PO Box 260804, Plano, TX 75026-0804

TOTALS: 2, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2020 at the address(es) listed below:

Aurelius P. Robleto on behalf of Debtor Robert Stipetich apr@robletolaw.com,
rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkggroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC jgoldman@kmlawgroup.com
Lisa Cancanon on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
William E. Craig on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9